

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:	§	
	§	
VAL A RAND, Jr.	§	Case No. 15-30845
ROBERTA M RAND	§	
	§	
Debtors	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Peter N. Metrou, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00AM on May 4, 2018,

Joliet City Hall  
150 West Jefferson Street, 2nd Floor  
Joliet, Illinois 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 3/21/2018

By: /s/ Peter N. Metrou  
Chapter 7 Trustee

*Peter N. Metrou, Trustee  
123 W. Washington St.  
Suite 216  
Oswego, IL 60543*

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

**IN RE:** )      **CASE NO. 15-30845**  
          )      **CHAPTER 7**  
**VAL A. RAND, JR.**      )  
**ROBERTA M. RAND,**      )  
          )      **JUDGE PAMELA HOLLIS**  
    **Debtor(s)**      )      **(Joliet)**

**NOTICE OF MOTION**

To: See Attached Service List

**TRUSTEE'S CERTIFICATE OF SERVICE FOR**  
**NOTICE OF TRUSTEE'S FINAL REPORT**

**PROOF OF SERVICE**

I, the undersigned attorney, certify that I served a copy of this Notice and attached Motion upon the person(s) listed above by mailing the same in a properly addressed envelope, postage prepaid, and placed in a U.S. depository in Oswego, Illinois on the 21st day of March, 2018, unless a copy was served electronically which occurs automatically upon the filing of the aforesaid document with the Bankruptcy Clerk of the Court.

/s/ Peter N. Metrou  
**Bankruptcy Trustee**

Prepared by:

**PETER N. METROU**

Metrou & Associates, P.C.

123 W. Washington St., Ste. 216

Oswego, Illinois 60543

(630) 551-7171

Sent Via First-Class Mail

Alliance One  
4850 Street Rd. #300  
Feasterville Tre, PA 19053-6643

Ally  
POB 380901  
Minneapolis, MN 55438-0901

Blitt & Gaines, P.C.  
661 Glenn Ave  
Suite 1600  
Wheeling, IL 60090-6017

Capital One Bank (USA), N.A.  
by American InfoSource LP as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Capital One Bank  
4851 Cox Road  
Glen Allen, VA 23060-6293

Chase Bank USA  
800 Brookside Blvd  
Westerville, OH 43081-2822

Chase Bank USA  
POB 15548  
Wilmington, DE 19886-5548

CitiBank  
POB 6241  
Sioux Falls, SD 57117-6241

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

DISCOVER FINANCIAL SERVICES LLC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

Global Credit & Collection Cor  
POB 101928  
Birmingham, AL 35210-6928

Hallmark Marketing Company, LLC  
c/o Robert A. Kumin, P.C.  
6901 Shawnee Mission Parkway, Suite 250  
Overland Park, KS 66202-4029

Hallmark Marketing Corporation  
c/o Hallmark Legal Department  
2501 McGee, M.D. 339  
Kansas City, MO 64108-2615

Timothy A. Clark  
McGrath & Clark, P.C.  
440 S. State Street  
Manhattan, IL 60442-8504

William Thorsness  
Vedder Price, PC  
222 N. LaSalle Street, #2600  
Chicago, IL 60601-1104

PYOD, LLC its successors and assigns as  
assi  
of Citibank, N.A.  
Resurgent Capital Services  
PO Box 19008  
Greenville, SC 29602-9008

Richard Larsen  
Springer Brown LLC  
400 S County Farm Rd., #330  
Wheaton, IL 60187-4547

Roberta M Rand  
1420 Woodbridge Rd.  
Unit 1-D  
Joliet, IL 60436-1368

Val A. Rand, Jr.  
1420 Woodbridge Lane  
Unit 1-D  
Joliet, IL 60436-1368

Summitbridge Credit Investments IV LLC  
1700 Lincoln Street  
Suite 2150  
Denver, CO 80203-4500

SummitBridge Credit Investments IV LLC  
c/o Mark A. Silverman  
Lowis & Gellen LLP  
200 W. Adams St., Suite 1900  
Chicago, IL 60606-5229

SummitBridge Investment IV LLC  
c/o Mark A. Silverman  
Lowis & Gellen LLP  
200 W. Adams St., Suite 1900  
Chicago, IL 60606-5229

Timothy A. Clark  
3180 Theodore Street, #102  
Joliet, IL 60435-8535

Sent Via ECF

U.S. Bankruptcy Court  
Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604-1702

Patrick S Layng  
Office of the U.S. Trustee, Region 11  
219 S Dearborn St  
Room 873  
Chicago, IL 60604-2027

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
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In re: §  
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ROBERTA M RAND §  
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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	321,440.96
and approved disbursements of	\$	23,784.95
leaving a balance on hand of <sup>1</sup>	\$	297,656.01

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 19,322.05	\$ 0.00	\$ 19,322.05
Trustee Expenses: Peter N. Metrou	\$ 46.23	\$ 0.00	\$ 46.23
Attorney for Trustee Fees: FactorLaw	\$ 16,567.50	\$ 16,567.50	\$ 0.00
Attorney for Trustee Expenses: FactorLaw	\$ 219.13	\$ 219.13	\$ 0.00
Accountant for Trustee Fees: Kutchins Robbins & Diamond Ltd.	\$ 969.00	\$ 0.00	\$ 969.00
Other: ARTHUR B. LEVINE COMPANY	\$ 95.83	\$ 95.83	\$ 0.00
Total to be paid for chapter 7 administrative expenses		\$ 20,337.28	
Remaining Balance		\$ 277,318.73	

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 3,401,388.06 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	HALLMARK MARKETING COMPANY, LLC	\$ 2,136,666.58	\$ 0.00	\$ 174,204.66
2	SUMMITBRIDGE CREDIT INVESTMENTS IV LLC	\$ 1,192,490.77	\$ 0.00	\$ 97,225.02
3	DISCOVER BANK	\$ 10,438.25	\$ 0.00	\$ 851.04
4	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 55,565.11	\$ 0.00	\$ 4,530.28
5	CAPITAL ONE BANK (USA), N.A.	\$ 6,227.35	\$ 0.00	\$ 507.73

Total to be paid to timely general unsecured creditors \$ 277,318.73

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Peter N. Metrou

Chapter 7 Trustee

*Peter N. Metrou, Trustee  
123 W. Washington St.  
Suite 216  
Oswego, IL 60543*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.